APPLICATION UNITED STATES BANKRUPTCY COURT DISTRICT OF MARYLAND BANKRUPTCY DISPUTE RESOLUTION PROGRAM PANEL

Name: <u>Alan S. Carmel</u>			
Office Address: P.O. Bo	ox 400		
Baltimore	MD	<u>2</u>	1153-0400
City	State	Zip	0
Office Phone:410-486-14	400	Office Fax:4	
Education: A.A. – Unive	ersity of Baltimore - 1	963	
J.D. – Unive	ersity of Baltimore - 1	966	
	•		
Professional licenses or mem Admitted to practice la			ctice various Federal Courts
Dispute Resolution Training:			
(a) U.S. Bankruptcy Court Ti	·		
(b) Other TrainingVar	<u>ious ADR programs –</u>	AAA, NASD, NY	<u> </u>
Experience:Attorney f	or more than 35 years	; ADR participant	for more than 25 years
1 It is the responsibility of the	e applicant to submit :	an amended applica	ation if any

1 It is the responsibility of the applicant to submit an amended application if any information contained on this application changes.

Local Bankruptcy Form J-1

-	willing to serve as a Resolution Advocate: rundel, Baltimore, Carroll, Frederick, Harford and Howard
Counties	
If you are also applying to b	pe a Paid Resolution Advocate, rates charged:
\$2	25 per hour plus expenses
Additional Information:	
I hereby certify that the info	ormation set-forth above is true and correct.1 I agree to serve
	and to act as an unpaid Resolution Advocate in matters, not to exceed
January 5, 2004	Alan S. Carmel /S/
Date	Signature